

FILED
1/5/23 4:05 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Kevin A. Yurcisin)
)
) Case No. 19-22076 JAD
)
) Chapter 13
)
Debtor(s).) Doc. # 94
)
 X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

a motion to dismiss case or certificate of default requesting dismissal

a plan modification sought by: Kevin A. Yurcisin

a motion to lift stay
as to creditor

Other: The plan is being modified to provide plan funding regarding additional attorney fees by Order of Court DN 92

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Chapter 13 Plan dated

Amended Chapter 13 Plan dated July 23, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Debtor(s) Plan payments shall be changed from \$ _____ to
\$ _____ per Month, effective _____; and/or the Plan term shall be

changed from 60 months to 52 months.

- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve _____ on or before _____.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: PennyMac Loan Services, LLC CL.#5-2 governs following all NMPC of record. Additional attorney fees to be paid per the order entered 12/15/22 at Doc 92.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 5th day of January, 2023



jsf
United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/ Scott R. Lowden
Scott R. Lowden - Counsel to Debtor
PA ID 72116
Rice & Associates Law Firm
15 W. Beau Street
Washington, PA 15301
lowdenscott@gmail.com
(412) 292-4254

Stipulated by:

/s/ James Warmbrodt
James Warmbrodt, Esq.
Counsel to Chapter 13 Trustee

Stipulated by:

cc: All Parties in Interest to be served by Clerk

In re:
Kevin A Yurcisin
Debtor

Case No. 19-22076-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jan 05, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2023:

Recip ID	Recipient Name and Address
db	+ Kevin A Yurcisin, PO Box 229, Adamsburg, PA 15611-0229
15056903	+ Mb Financial Bank, Attn: Bankruptcy Dept., 800 West Madison Street, Chicago, IL 60607-2683
15056902	+ Mb Financial Bank, 6111 N River Rd, Rosemont, IL 60018-5111
15056904	+ Paypal Creidt, PO Box 105658, Atlanta, GA 30348-5658
15056907	+ Pheple Fcu, P.o. Box 983, Greensburg, PA 15601-0983
15056901	+ loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 06 2023 00:02:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jan 06 2023 00:15:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15106044	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 06 2023 00:02:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
15056897	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 06 2023 00:02:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15056898	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 06 2023 00:15:09	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15056899	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 06 2023 00:15:16	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15081595	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 06 2023 00:15:25	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15066419	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jan 06 2023 00:02:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15097303	+ Email/PDF: ebnotices@pnmac.com	Jan 06 2023 00:15:21	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15056905	+ Email/PDF: ebnotices@pnmac.com	Jan 06 2023 00:15:13	Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
15056906	+ Email/PDF: ebnotices@pnmac.com	Jan 06 2023 00:15:21	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15075324	+ Email/PDF: gecscedi@recoverycorp.com	Jan 06 2023 00:15:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jan 05, 2023

Form ID: pdf900

Total Noticed: 23

15094551	Email/PDF: ebn_ais@aisinfo.com	Jan 06 2023 00:15:09	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15088255	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 06 2023 00:15:09	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15056908	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 06 2023 00:15:25	Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
15056909	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 06 2023 00:15:09	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
15056900	+ Email/Text: bknotification@loandepot.com	Jan 06 2023 00:02:00	loanDepot, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		Wells Fargo Bank NA, dba Wells Fargo Auto
cr	##+	PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG, PA 15601-3734

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmllawgroup.com
Joseph F. Nicotero	on behalf of Plaintiff Kevin A Yurcisic josephnicotero@gmail.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Natalie Norina Piscione	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com
Natalie Norina Piscione	on behalf of Defendant PHEPLE FCU f/k/a WESTMORELAND COMMUNITY FCU covellilawoffices@yahoo.com, ndantonio@covellilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jan 05, 2023

Form ID: pdf900

Total Noticed: 23

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Scott R. Lowden

on behalf of Debtor Kevin A Yurcisin niclowlgl@comcast.net

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank NA dba Wells Fargo Auto amps@manleydeas.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10